

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 031)										PAGE 3				
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS														
NONINTEREST INCOME & EXPENSES		03/31/99			03/31/98			12/31/98			12/31/97			12/31/96		
FIDUCIARY ACTIVITIES		11000			9968			42753			42510			41980		
DEPOSIT SERVICE CHARGES		20106			19662			84440			83550			85407		
TRADING REVENUE		-5029			4913			-17509			-10191			3508		
OTHER FOREIGN TRANSACTIONS		-9			-42			-34			-86			-11		
OTHER NONINTEREST INCOME		26635			29606			138422			176357			119315		
NONINTEREST INCOME		52703			63980			251697			299422			253345		
MEMO: FEE INCOME		24944			26742			130121			160999			86838		
PERSONNEL EXPENSE		83365			85235			327860			341189			342698		
OCCUPANCY EXPENSE		26223			29553			99848			112725			127758		
OTHER OPER EXP(INCL INTANGIBLES)		64089			111453			274505			538849			378082		
TOTAL OVERHEAD EXPENSE		173677			226241			702213			992763			848538		
DOMESTIC BANKING OFFICES (#)		328			329			328			328			329		
FOREIGN BRANCHES (#)		8			8			8			8			8		
ASSETS PER DOMESTIC OFFICE		44859			43931			50449			47341			43712		
NUMBER OF EQUIVALENT EMPLOYEES		8157			8658			8044			8236			8921		
PERCENT OF AVERAGE ASSETS		BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT		
PERSONNEL EXPENSE		2.05	1.64	88	2.16	1.64	86	2.03	1.52	88	2.13	1.66	2.14	1.68		
OCCUPANCY EXPENSE		0.64	0.52	77	0.75	0.53	90	0.62	0.48	83	0.70	0.53	0.80	0.58		
OTHER OPER EXP(INCL INTANGIBLES)		1.58	1.50	61	2.83	1.80	84	1.70	1.70	58	3.37	1.72	2.36	1.70		
TOTAL OVERHEAD EXPENSE		4.27	3.67	74	5.74	3.99	90	4.36	3.75	79	6.20	3.91	5.30	4.02		
OVERHEAD LESS NON-INT INCOME		2.97	1.70	96	4.12	1.85	92	2.79	1.92	93	4.33	1.73	3.72	1.84		
OTHER INCOME & EXPENSE RATIOS:																
AVG PERSONNEL EXP PER EMPL(\$000)		40.88	43.65	44	39.38	41.95	36	40.76	40.93	44	41.43	41.71	38.41	40.16		
ASSETS PER EMPLOYEE (\$MILLION)		2.06	2.91	12	1.88	2.82	13	2.28	3.01	23	2.12	2.86	1.81	2.69		
MARGINAL TAX RATE		33.25	36.35	23	9.97	35.10	7	34.91	35.36	41	8.49	34.91	31.40	34.50		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		8.73	7.33	88	8.27	7.61	69	9.00	7.93	86	8.78	7.78	8.29	8.24		
LOANS IN DOMESTIC OFFICES		8.83	7.24	96	8.40	7.46	80	9.08	7.93	90	8.92	7.63	8.32	8.03		
REAL ESTATE		6.81	7.39	24	7.41	7.69	36	7.24	7.97	11	7.53	7.78	7.62	8.21		
COMMERCIAL & INDUSTRIAL		7.00	6.84	55	6.30	6.76	37	7.81	7.62	59	6.73	6.92	5.83	7.22		
INDIVIDUAL		13.43	9.12	92	12.52	9.89	80	12.85	9.42	88	13.30	10.02	12.26	11.10		
AGRICULTURAL		8.89	6.43	95	9.18	6.46	95	10.51	7.55	95	9.18	6.89	7.27	7.22		
LOANS IN FOREIGN OFFICES		6.15	5.19	82	5.66	5.67	60	6.58	6.11	74	6.03	5.57	6.28	6.66		
TOTAL INVESTMENT SECURITIES (TE)		5.59	5.76	42	5.56	6.55	17	5.56	5.93	32	5.66	6.20	7.42	7.64		
US TREASURIES & AGENCIES		5.53	5.36	51	5.92	6.21	36	5.47	5.70	37	5.88	5.92	7.71	7.05		
STATE & POLITICAL SUB (BOOK)		NA	6.71	NA	NA	7.00	NA	NA	6.78	NA	NA	6.90	NA	7.17		
STATE & POLITICAL SUB (TE)		NA	9.85	NA	NA	9.97	NA	NA	9.90	NA	NA	9.89	NA	10.11		
OTHER DEBT SECURITIES		5.95	5.61	66	4.50	6.85	6	6.13	5.69	66	4.88	6.30	5.84	7.77		
EQUITY SECURITIES		5.76	5.33	52	5.81	5.66	44	5.86	6.06	35	5.71	5.88	5.50	6.16		
INTEREST-BEARING BANK BALANCES		3.53	3.84	43	3.56	4.11	35	4.36	4.44	50	3.46	4.05	12.60	5.38		
FEDERAL FUNDS SOLD & REALES		3.33	3.23	70	3.41	3.10	88	4.54	4.34	80	3.26	3.11	3.78	3.74		
TOTAL INT-BEARING DEPOSITS		2.74	2.83	44	3.08	3.23	32	3.16	3.11	55	2.93	3.12	3.83	4.11		
TRANSACTION ACCOUNTS		1.49	1.48	51	1.89	1.82	56	1.68	1.56	59	1.73	1.66	2.45	2.42		
MONEY MARKET DEPOSIT ACCOUNTS		2.22	2.16	59	2.37	2.36	41	2.63	2.59	52	2.25	2.26	2.80	3.04		
OTHER SAVINGS DEPOSITS		2.40	2.06	81	2.76	2.49	82	2.70	2.17	90	2.57	2.31	3.52	3.19		
TIME DEP OF \$100 M OR MORE		3.78	3.65	57	3.97	3.94	50	4.42	4.06	65	3.93	3.89	4.93	4.82		
ALL OTHER TIME DEPOSITS		4.28	3.76	72	4.70	4.24	66	4.52	4.21	80	4.57	4.23	5.58	5.15		
FOREIGN OFFICE DEPOSITS		3.05	3.42	22	3.01	3.42	29	4.08	4.39	22	3.13	3.35	3.44	4.46		
FEDERAL FUNDS PURCHASED & REPOS		3.16	3.13	62	4.65	3.03	98	3.78	4.25	4	3.83	3.01	3.17	3.58		
OTHER BORROWED MONEY		2.59	3.70	22	2.64	4.49	9	2.71	4.08	20	1.67	3.76	2.33	4.50		
SUBORDINATED NOTES & DEBENTURES		5.46	6.36	40	5.46	6.64	37	5.58	6.82	26	5.54	6.62	5.53	6.85		
ALL INTEREST-BEARING FUNDS		2.81	2.99	37	3.21	3.31	42	3.22	3.42	30	3.00	3.20	3.80	4.07		

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 032)										PAGE 3				
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS														
NONINTEREST INCOME & EXPENSES		03/31/99			03/31/98			12/31/98			12/31/97			12/31/96		
FIDUCIARY ACTIVITIES		0			0			0			0			0		
DEPOSIT SERVICE CHARGES		350			395			1427			1585			1601		
TRADING REVENUE		0			0			0			0			0		
OTHER FOREIGN TRANSACTIONS		0			0			0			0			0		
OTHER NONINTEREST INCOME		824			923			3519			3724			3339		
NONINTEREST INCOME		1224			1392			5164			5570			5179		
MEMO: FEE INCOME		811			923			3462			3673			3339		
PERSONNEL EXPENSE		3095			3061			12383			11601			10602		
OCCUPANCY EXPENSE		479			548			1998			2068			1895		
OTHER OPER EXP(INCL INTANGIBLES)		1783			1708			7624			7191			6223		
TOTAL OVERHEAD EXPENSE		5357			5317			22005			20860			18720		
DOMESTIC BANKING OFFICES (#)		12			12			12			12			12		
FOREIGN BRANCHES (#)		0			0			0			0			0		
ASSETS PER DOMESTIC OFFICE		77956			84351			83402			83819			91162		
NUMBER OF EQUIVALENT EMPLOYEES		238			239			244			240			226		
PERCENT OF AVERAGE ASSETS		BANK PEER 4 PCT			BANK PEER 3 PCT			BANK PEER 4 PCT			BANK PEER 3			BANK PEER 4		
PERSONNEL EXPENSE		1.29	1.54	28	1.20	1.44	30	1.27	1.51	28	1.16	1.45	1.44	1.50		
OCCUPANCY EXPENSE		0.20	0.46	4	0.21	0.45	7	0.21	0.46	4	0.21	0.46	0.26	0.47		
OTHER OPER EXP(INCL INTANGIBLES)		0.74	1.42	10	0.67	1.67	5	0.78	1.41	9	0.72	1.74	0.84	1.57		
TOTAL OVERHEAD EXPENSE		2.23	3.49	6	2.08	3.70	6	2.26	3.44	7	2.08	3.75	2.53	3.64		
OVERHEAD LESS NON-INT INCOME		1.72	2.21	18	1.53	2.23	18	1.73	2.26	15	1.52	2.26	1.83	2.37		
OTHER INCOME & EXPENSE RATIOS:																
AVG PERSONNEL EXP PER EMPL(\$000)		52.02	33.46	94	51.23	33.45	93	50.75	33.70	93	48.34	33.96	46.91	31.66		
ASSETS PER EMPLOYEE (\$MILLION)		3.93	2.23	90	4.24	2.39	92	4.10	2.35	91	4.19	2.50	4.84	2.18		
MARGINAL TAX RATE		44.36	37.15	96	54.50	35.75	97	41.21	36.93	88	50.31	36.12	52.42	36.37		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		6.90	8.04	6	6.78	8.33	5	8.07	8.42	27	6.95	8.20	7.28	9.13		
TOTAL LOANS		6.90	8.00	6	6.76	8.27	6	8.06	8.37	30	6.94	8.15	7.26	9.06		
REAL ESTATE		7.51	7.89	29	7.74	8.28	23	8.41	8.24	61	7.68	8.13	7.93	8.99		
COMMERCIAL & INDUSTRIAL		6.85	7.39	27	6.68	7.20	30	8.04	8.18	43	6.84	7.30	7.15	8.02		
INDIVIDUAL		11.07	9.17	79	11.51	10.13	76	10.87	9.09	80	11.55	9.74	12.65	10.67		
AGRICULTURAL		NA	7.78	NA	NA	7.68	NA	NA	8.61	NA	NA	7.64	NA	8.55		
TOTAL INVESTMENT SECURITIES (TE)		6.55	5.69	82	7.35	6.61	75	6.66	5.92	79	6.84	6.26	8.72	7.30		
US TREASURIES & AGENCIES		6.06	5.32	81	6.83	6.28	70	6.20	5.57	82	6.30	5.90	8.11	7.00		
STATE & POLITICAL SUB (BOOK)		6.66	5.81	72	6.89	6.58	57	6.63	5.84	72	6.76	6.48	7.00	6.70		
STATE & POLITICAL SUB (TE)		10.12	8.56	74	10.46	9.66	63	10.07	8.53	75	10.28	9.47	10.63	9.84		
OTHER DEBT SECURITIES		6.76	5.58	74	8.52	6.57	88	6.76	5.99	66	7.79	6.35	8.45	7.34		
EQUITY SECURITIES		7.57	5.28	89	7.57	5.35	88	7.54	5.72	88	7.54	5.51	5.40	5.76		
INTEREST-BEARING BANK BALANCES		NA	3.51	NA	NA	3.64	NA	NA	4.21	NA	NA	3.94	12.12	5.21		
FEDERAL FUNDS SOLD & RESALES		3.18	3.14	62	3.67	3.04	96	4.25	4.18	57	3.42	3.07	2.92	3.55		
TOTAL INT-BEARING DEPOSITS		3.27	3.00	76	3.64	3.45	65	3.65	3.28	79	3.47	3.27	3.83	4.12		
TRANSACTION ACCOUNTS		2.48	1.79	92	2.50	2.14	80	2.50	1.91	90	2.59	2.02	3.14	2.73		
MONEY MARKET DEPOSIT ACCOUNTS		2.54	2.43	65	2.68	2.75	39	2.62	2.69	43	2.63	2.61	3.29	3.32		
OTHER SAVINGS DEPOSITS		2.86	2.35	86	2.91	2.69	69	2.94	2.47	83	2.98	2.54	3.66	3.33		
TIME DEP OF \$100 M OR MORE		3.55	3.63	48	3.64	3.83	40	4.35	4.14	67	3.66	3.77	4.09	4.68		
ALL OTHER TIME DEPOSITS		3.74	4.03	30	4.31	4.60	34	4.10	4.27	37	4.01	4.39	4.67	5.22		
FEDERAL FUNDS PURCHASED & REPOS		3.11	2.98	60	3.43	2.84	90	4.89	4.00	88	3.26	2.89	4.19	3.37		
OTHER BORROWED MONEY		NA	3.08	NA	##	3.14	99	6.15	3.82	89	1.91	2.66	57.89	2.86		
SUBORDINATED NOTES & DEBENTURES		NA	7.45	NA	NA	6.83	NA	NA	7.46	NA	NA	6.95	NA	8.60		
ALL INTEREST-BEARING FUNDS		3.27	3.02	74	3.70	3.44	72	3.74	3.35	79	3.44	3.28	3.86	4.08		

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 033)										PAGE 3	
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS											
NONINTEREST INCOME & EXPENSES		03/31/99		03/31/98		12/31/98		12/31/97		12/31/96			
FIDUCIARY ACTIVITIES		65		49		252		218		165			
DEPOSIT SERVICE CHARGES		168		144		740		665		596			
TRADING REVENUE		0		0		0		0		0			
OTHER FOREIGN TRANSACTIONS		0		0		4		0		0			
OTHER NONINTEREST INCOME		76		74		349		370		329			
NONINTEREST INCOME		310		267		1345		1254		1090			
MEMO: FEE INCOME		76		73		349		369		329			
PERSONNEL EXPENSE		1199		1165		5000		4548		4110			
OCCUPANCY EXPENSE		430		413		1781		1622		1434			
OTHER OPER EXP(INCL INTANGIBLES)		866		652		3136		2853		2346			
TOTAL OVERHEAD EXPENSE		2495		2230		9917		9023		7890			
DOMESTIC BANKING OFFICES (#)		8		8		8		8		8			
FOREIGN BRANCHES (#)		0		0		0		0		0			
ASSETS PER DOMESTIC OFFICE		34018		29907		33998		30885		29188			
NUMBER OF EQUIVALENT EMPLOYEES		163		160		170		163		155			
PERCENT OF AVERAGE ASSETS		BANK	PEER	7	PCT	BANK	PEER	7	PCT	BANK	PEER	7	PCT
PERSONNEL EXPENSE		1.85	1.71	61		1.96	1.67	72		1.86	1.73	60	
OCCUPANCY EXPENSE		0.66	0.52	72		0.70	0.52	77		0.67	0.53	70	
OTHER OPER EXP(INCL INTANGIBLES)		1.33	1.29	55		1.10	1.32	31		1.16	1.36	32	
TOTAL OVERHEAD EXPENSE		3.84	3.56	62		3.76	3.57	60		3.68	3.67	52	
OVERHEAD LESS NON-INT INCOME		3.37	2.58	83		3.31	2.58	81		3.18	2.68	76	
OTHER INCOME & EXPENSE RATIOS:													
AVG PERSONNEL EXP PER EMPL(\$000)		29.42	31.92	32		29.13	30.68	39		29.41	32.05	32	
ASSETS PER EMPLOYEE (\$MILLION)		1.67	1.90	33		1.50	1.87	20		1.60	1.95	23	
MARGINAL TAX RATE		38.37	36.41	70		35.69	35.33	52		35.80	36.16	48	
YIELD ON OR COST OF:													
TOTAL LOANS & LEASES (TE)		8.92	8.45	71		9.59	8.91	79		9.01	8.83	60	
TOTAL LOANS		8.92	8.43	71		9.59	8.89	80		9.01	8.81	60	
REAL ESTATE**		8.67	8.51	58		9.10	8.99	56		8.73	8.76	49	
COMMERCIAL TIME, DEMAND,OTH**		8.40	7.97	68		8.81	8.14	74		8.70	8.66	54	
INSTALLMENT**		9.83	9.19	67		11.38	10.10	79		9.65	9.23	63	
CREDIT CARD PLANS		15.14	13.77	62		15.44	14.44	61		15.24	13.73	64	
MEMO: AGRICULTURAL LNS IN ABOVE		NA	8.20	NA		NA	8.39	NA		NA	8.76	NA	
TOTAL INVESTMENT SECURITIES (TE)		5.94	5.71	60		7.03	6.58	68		6.23	5.86	68	
US TREASURIES & AGENCIES		5.71	5.28	71		6.87	6.20	79		6.33	5.49	89	
STATE & POLITICAL SUB (BOOK)		4.72	5.66	22		5.48	6.25	23		3.99	5.60	8	
STATE & POLITICAL SUB (TE)		6.95	8.24	24		8.05	9.11	26		5.72	8.11	9	
OTHER DEBT SECURITIES		NA	6.00	NA		NA	6.85	NA		NA	6.29	NA	
EQUITY SECURITIES		0.00	4.91	16		0.00	4.76	19		0.00	5.46	8	
INTEREST-BEARING BANK BALANCES		NA	3.64	NA		NA	3.95	NA		NA	4.19	NA	
FEDERAL FUNDS SOLD & RESALES		3.08	3.09	48		2.90	2.95	34		3.96	4.08	37	
TOTAL INT-BEARING DEPOSITS		3.16	3.10	55		3.90	3.49	79		3.34	3.30	53	
TRANSACTION ACCOUNTS		2.33	2.01	75		2.99	2.36	91		2.40	2.09	73	
MONEY MARKET DEPOSIT ACCOUNTS		2.78	2.52	79		3.29	2.82	91		2.92	2.70	71	
OTHER SAVINGS DEPOSITS		2.69	2.54	64		3.73	2.89	93		2.92	2.61	76	
TIME DEP OF \$100 M OR MORE		3.59	3.66	47		3.64	3.98	34		3.92	4.07	40	
ALL OTHER TIME DEPOSITS		4.40	3.99	74		4.95	4.39	79		4.46	4.20	67	
FEDERAL FUNDS PURCHASED & REPOS		NA	2.97	NA		NA	2.89	NA		NA	4.06	NA	
OTHER BORROWED MONEY		8.89	2.88	96		9.88	2.53	95		9.09	3.57	97	
SUBORDINATED NOTES & DEBENTURES		NA	6.82	NA		NA	7.63	NA		NA	8.18	NA	
ALL INTEREST-BEARING FUNDS		3.17	3.11	55		3.91	3.48	80		3.35	3.33	50	
**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.													

**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 034)										PAGE 3
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS										
NONINTEREST INCOME & EXPENSES		03/31/99		03/31/98		12/31/98		12/31/97		12/31/96		
DEPOSIT SERVICE CHARGES		14		15		65		64		52		
OTHER NONINTEREST INCOME		3		2		13		10		11		
NONINTEREST INCOME		17		17		78		74		63		
MEMO: FEE INCOME		3		2		12		10		11		
PERSONNEL EXPENSE		96		93		370		360		331		
OCCUPANCY EXPENSE		29		27		123		115		108		
OTHER OPER EXP(INCL INTANGIBLES)		31		51		156		145		132		
TOTAL OVERHEAD EXPENSE		156		171		649		620		571		
DOMESTIC BANKING OFFICES (#)		1		1		1		1		1		
ASSETS PER DOMESTIC OFFICE		14106		11840		14853		13006		11623		
NUMBER OF EQUIVALENT EMPLOYEES		14		15		14		15		14		
PERCENT OF AVERAGE ASSETS	BANK	PEER22	PCT	BANK	PEER22	PCT	BANK	PEER 22	BANK	PEER 22		
PERSONNEL EXPENSE	2.91	1.58	98	3.16	1.58	98	2.62	1.72	2.88	1.68	2.63	1.66
OCCUPANCY EXPENSE	0.88	0.34	98	0.92	0.34	98	0.87	0.36	0.92	0.36	0.86	0.35
OTHER OPER EXP(INCL INTANGIBLES)	0.94	1.08	35	1.73	1.11	89	1.10	1.09	1.16	1.11	1.05	1.14
TOTAL OVERHEAD EXPENSE	4.73	3.04	94	5.80	3.06	98	4.59	3.21	4.96	3.20	4.54	3.20
OVERHEAD LESS NON-INT INCOME	4.21	2.45	98	5.23	2.48	99	4.04	2.60	4.37	2.61	4.04	2.60
OTHER INCOME & EXPENSE RATIOS:												
AVG PERSONNEL EXP PER EMPL(\$000)	27.43	30.51	32	24.80	29.67	20	26.43	32.50	24.00	31.76	23.64	30.68
ASSETS PER EMPLOYEE (\$MILLION)	1.01	1.97	0	0.79	1.95	0	1.06	1.94	0.87	1.97	0.83	1.95
MARGINAL TAX RATE	47.21	31.95	96	100.00	31.09	99	32.19	33.71	38.76	33.20	58.11	33.32
YIELD ON OR COST OF:												
TOTAL LOANS & LEASES (TE)	9.39	9.01	69	9.89	9.63	63	9.82	9.18	9.93	9.49	10.43	10.32
TOTAL LOANS	9.39	8.99	69	9.89	9.61	64	9.82	9.16	9.93	9.47	10.43	10.30
REAL ESTATE**	NA	8.78	NA	NA	9.62	NA	NA	8.97	NA	9.27	NA	10.20
COMMERCIAL TIME, DEMAND,OTH**	NA	8.47	NA	NA	9.20	NA	NA	8.88	NA	9.11	NA	10.00
INSTALLMENT**	NA	9.85	NA	NA	11.16	NA	NA	9.73	NA	10.34	NA	11.85
CREDIT CARD PLANS	NA	12.14	NA	NA	13.39	NA	NA	13.14	NA	14.37	NA	14.86
MEMO: AGRICULTURAL LNS IN ABOVE	NA	8.57	NA	NA	9.14	NA	NA	9.14	NA	8.90	NA	10.08
TOTAL INVESTMENT SECURITIES (TE)	6.08	5.79	63	8.02	6.65	90	5.82	5.86	7.71	6.31	7.77	7.40
US TREAS,AGCY & OTH DEBT	6.35	5.45	83	8.54	6.38	97	6.06	5.54	7.91	6.02	7.87	7.17
STATE & POLITICAL SUB (BOOK)	3.56	5.66	9	5.41	6.30	24	3.89	5.58	5.23	6.03	5.95	6.65
STATE & POLITICAL SUB (TE)	4.48	8.03	7	5.89	8.96	9	4.07	7.95	6.98	8.61	7.44	9.39
EQUITY SECURITIES	0.00	0.89	66	0.00	0.54	71	0.00	2.49	0.00	1.95	0.00	1.83
INTEREST-BEARING BANK BALANCES	4.21	4.69	44	NA	5.12	NA	5.26	4.79	6.72	5.00	7.27	6.05
FEDERAL FUNDS SOLD & RESALES	3.04	3.01	55	2.68	2.83	30	3.94	3.93	3.00	2.89	3.61	3.41
TOTAL INT-BEARING DEPOSITS	3.00	3.35	19	3.34	3.78	20	3.32	3.51	3.25	3.63	3.94	4.59
TRANSACTION ACCOUNTS	2.19	2.45	27	2.70	2.77	43	2.40	2.50	2.59	2.66	3.24	3.37
MONEY MARKET DEPOSIT ACCOUNTS	2.39	2.78	16	2.84	3.07	28	2.70	2.88	2.70	2.97	3.33	3.69
OTHER SAVINGS DEPOSITS	2.38	2.82	15	2.76	3.14	22	2.52	2.87	2.62	3.02	3.21	3.72
LARGE CERTIFICATES OF DEPOSIT	2.80	3.78	11	3.95	4.17	39	3.59	4.02	3.95	3.94	4.54	4.90
ALL OTHER TIME DEPOSITS	4.23	3.92	73	4.33	4.39	45	4.55	4.11	4.30	4.23	5.23	5.29
FEDERAL FUNDS PURCHASED & REPOS	NA	1.58	NA	NA	2.22	NA	NA	4.57	NA	2.77	NA	3.38
OTHER BORROWED MONEY	NA	1.12	NA	NA	1.13	NA	NA	3.19	NA	1.95	NA	2.41
SUBORDINATED NOTES & DEBENTURES	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	8.18
ALL INTEREST-BEARING FUNDS	3.00	3.36	19	3.34	3.78	20	3.32	3.53	3.25	3.63	3.94	4.58

**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.

UBPR Page 03

Non interest Income and Expenses (\$000) and Yields

This page presents most of the dollar figures that are components of Non interest income and overhead expense as reported in the Report of Income, together with related information such as number of offices and employees. Key overhead items are also presented as percent of average assets, together with other related ratios. The lower portion of the page presents information relating earning assets, the return or yield on specific earning-asset categories, and the cost of funds. All yields and costs (rates) are annualized.

For more information concerning the methods used to calculate averages for asset yields and liability costs, see Section II, Technical Information.

Non interest Income and Expenses (\$000)

The dollar amounts, in thousands, for Non interest income and expenses as reported in the Report of Income. The level of detail displayed depends on the call report form type used.

For banks filing the FFIEC 031, 032, or 033 form, the Non interest income items are:

Fiduciary Activities

Year-to-date income from fiduciary activities.

Deposit Service Charges

Year-to-date service charges on deposit accounts.

Trading Revenue

From March 31, 1996 forward includes trading revenue as reported on schedule RI. For prior quarters includes trading gains, losses and fees from foreign exchange transactions and other gains, losses and fees from trading assets and liabilities.

Other Foreign Transactions

Year-to-date other foreign transaction gains (losses).

Other Non interest Income

Year-to-date all other Non interest income and fee income

Non interest Income

Year-to-date all other Non interest income.

Memo: Fee Income

Year-to-date other fee income.

For banks filing the FFIEC 034, the Non interest income items are:

Deposit Service Charges

Year-to-date service charges on deposit accounts.

Other Non interest Income

Year-to-date other fee income and all other Non interest income.

Total Non interest Income

Year-to-date all other Non interest income.

Fee Income

Year-to-date other fee income.

For all banks, the Non interest expense items are:

Personnel Expense

Year-to-date salaries and employee benefits.

Occupancy Expense

Year-to-date expenses of premises and fixed assets (net of rental income).

Other Operating Expenses (Inc. Intangibles)

Year-to-date other Non interest expense.

Total Overhead Expense

Sum of personnel, occupancy and other operating expense.

Related Items

This UBPR page also presents the following items related to bank overhead:

Domestic Banking Offices (#)

The number of domestic banking offices (including the "main" office) in operation on the reporting date.

Foreign Branches (#)

NA appears at this caption for banks that do not have foreign offices, International banking facilities (IBFs) are not included in this item.

Assets per Domestic Office

Average domestic assets divided by the number of domestic banking offices, expressed in thousands of dollars per office.

Number of Equivalent Employees

The number of full-time equivalent employee on the payroll at the end of the period.

Percent Of Average Assets

Non interest expenses as reported in the Report of Income divided by year-to-date average assets. See previous section for individual Non interest expense item definitions. Ratios in this section are annualized for interim periods. See Section II, Technical Information for further information.

Personnel Expense

Occupancy Expense

Other Oper Exp (Including Intangibles)

Total Overhead Expense

Overhead Less Non-Interest Income

Other Income/Expense Ratios

These ratios present an additional analysis on a per employee base and the marginal tax rate.

Average Personnel Expense per Employee (Thousand\$)

The average salary (including benefits) per employee expressed in thousands of dollars (\$). For example, 21.35=\$21,350 average salary (including benefits) per employee per year.

Average Assets per Employee (Millions\$)

Average assets divided by the number of full-time equivalent employee on the payroll at the end of the period. Result is shown in millions of dollars.

Marginal Tax Rate

All provisions for income taxes, plus the tax benefit on tax-exempt income, divided by pretax net operating income (including securities gains or losses), plus the tax benefit on tax-exempt income. If the results are less than zero, or if the numerator and denominator are both less than zero, NA is shown at this caption.

Yield On or Cost of:

This section presents yield or cost ratios for various assets and liabilities. Note that all yields and rates are annualized and that averages are year-to-date averages. See Section II for descriptions of annualizing and averaging methods. Yields on individual loan categories are not calculated for banks with assets below \$25M because of data limitations. Yields and costs (rates) use averages from Report of Condition, Schedule RC-K whenever the data is reported.

Total Loans & Lease (TE)

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables. See Appendix B regarding the calculation of tax benefits.

Total Loans

Interest and fees on loans held in domestic offices divided by average domestic office loans.

Total Loans or Loans in Domestic Offices

Interest and fees on loans held in domestic offices divided by average domestic office loans.

Real Estate Loans (banks filing FFIEC 031 OR 032)

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

Commercial & Industrial Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

Individual Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office loans to individuals for household, family and other personal expenditures, divided by average domestic loans to individuals for household, family, and other personal expenditures.

Agricultural Loans (banks filing FFIEC 031 or 032)

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

Real Estate Loans (banks filing FFIEC 033 or 034)

Interest and fees on real estate loans divided by average real estate loans.

Commercial, Time, Demand, Other (banks filing FFIEC 033 or 034)

Interest and fees on commercial, time, demand and other loans divided by

the average commercial, time, demand and other loans.

Installment Loans (banks filing FFIEC 033 or 034)

Interest and fees on installment loans divided by average installment loans.

Credit Card Plans (banks filing FFIEC 033 or 034)

Interest and fees on credit card plans divided by the average for credit card and related plans.

Memo: Agricultural Loans, in Above (banks filing FFIEC 033 or 034)

Interest and fees on loans to finance agricultural production divided by average loans to finance agricultural production.

Total Investment Securities (TE)

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

US Treasury & Agency Securities (banks filing FFIEC 031, 032 or 033)

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations.

US Treasury, Agency & Other Debt (banks filing FFIEC 034)

Income on U.S. Government securities and other debt securities divided by the average for those securities.

State and Political Sub (Book)

Income on securities issued by states and political subdivisions divided by average state and political subdivision securities.

State & Political Sub (TE)

Income on securities issued by states

and political subdivisions, plus the tax benefit on municipal securities income, divided by average state and political subdivision securities.

Other Debt Securities
(banks filing FFIEC 031, 032 or 033)

Income on other domestic debt securities divided by average other debt securities

Equity Securities

Income on equity securities (including mutual funds) divided by average equity securities.

Interest-Bearing Bank Balances

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

Federal Funds Sold & Resales

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

Total Interest-Bearing Deposits

Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

Transaction Accounts

Interest on transaction accounts

(NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

Money Market Deposit Accounts

Interest on money market deposit accounts (MMDA's) divided by the average balance of such deposits.

Other Savings Deposits

Interest on other savings deposits (all nontransaction accounts other than MMDA's and time deposits) divided by the average of such deposits.

Time Dep of \$100M or More

Interest on time certificates of deposit of \$100 thousand or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100 thousand or more. From March 31, 1997, time deposits open accounts; are included

All Other Time Deposits

Interest on all domestic time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more, divided by the average of such deposits. From March 31, 1997 forward, time deposit open accounts not included.

Foreign Office Deposits
(banks filing FFIEC 031)

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and

IBF's divided by the average for such deposits.

Federal Funds Purchased & Repos

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

Other Borrowed Money

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

Subordinated Notes & Debentures

Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits.

All Interest-Bearing Funds

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.

CERT # CHARTER #	DSB # COUNTY	(PAGE 4 FORMAT FOR ALL BANKS) BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL (\$000)					PAGE 4	
PERCENT CHANGE ASSETS:	03/31/99	03/31/98	12/31/98	12/31/97	12/31/96	1 QTR	1 YEAR	
REAL ESTATE LOANS	3658666	3299689	3842685	3614213	3068437	1.23	10.88	
COMMERCIAL LOANS	3144160	2864818	4909325	2774709	3165803	13.31	9.75	
INDIVIDUAL LOANS	2648530	2205779	3056796	2708432	2169136	-2.21	20.07	
AGRICULTURAL LOANS	32929	31074	35196	33395	31055	-1.40	5.97	
OTHER LN&LS IN DOMESTIC OFFICES	265183	434779	149109	366243	524592	-27.59	-39.01	
LN&LS IN FOREIGN OFFICES	431810	779203	439691	433899	780306	-0.48	-44.58	
GROSS LOANS & LEASES	10181278	9615342	12432802	9930891	9739329	2.52	5.89	
LESS: UNEARNED INCOME	0	0	0	0	0			
LN&LS ALLOWANCE & ATRR	342271	500432	316939	342089	512874	0.05	-31.60	
NET LOANS & LEASES	9839007	9114910	12115863	9588802	9226455	2.61	7.94	
U.S.TREASURY & AGENCY SECURITIES	1531139	2256935	1799184	1601512	1901838	-4.39	-32.16	
MUNICIPAL SECURITIES	0	0	0	0	0	NA	NA	
FOREIGN DEBT SECURITIES	0	109529	0	0	135478	NA	-100.00	
ALL OTHER SECURITIES	277031	687122	190156	318192	518334	-12.94	-59.68	
INTEREST-BEARING BANK BALANCES	1652505	1058571	1223630	1492007	955085	10.76	56.11	
FEDERAL FUNDS SOLD & REALES	559541	359527	599993	950002	795635			
TRADING ACCOUNT ASSETS	1494020	609349	404300	1615072	520727	-7.50	145.18	
TOTAL INVESTMENTS	5514236	5081033	4217263	5976785	4827097	NA	NA	
TOTAL EARNING ASSETS	15353243	14195943	16333126	15565587	14053552	NA	NA	
NONINT CASH & DUE FROM BANKS	654847	1007806	1046144	1071645	908212	-38.89	-35.02	
ACCEPTANCES	17055	10973	23285	15007	12976			
PREMISES, FIX ASSTS, CAP LEASES	186463	211413	183803	193194	217258	-3.48	-11.80	
OTHER REAL ESTATE OWNED	118747	217572	84638	142240	233124	-16.52	-45.42	
INV IN UNCONSOLIDATED SUBS	0	0	0	0	0			
OTHER ASSETS	504975	675788	665345	497556	725161	1.49	-25.28	
TOTAL ASSETS	16835328	16319495	18336336	17485216	16150283	-3.72	3.16	
AVERAGE ASSETS DURING QUARTER	16267245	15758691	16462541	16298569	16071300	-0.19	3.23	
LIABILITIES:								
DEMAND DEPOSITS	3020414	2905776	3170670	3259659	3152844	-7.34	3.95	
ALL NOW & ATS ACCOUNTS	1587895	1487944	1613040	1593894	1574610	-0.38	6.72	
MONEY MARKET DEPOSIT ACCOUNTS	1611840	1788546	1544987	1651156	1881080	-2.38	-9.88	
OTHER SAVINGS DEPOSITS	3464634	3449352	3295561	3381314	3309619	2.46	0.44	
TIME DEP UNDER \$100M	2047675	2283553	2567360	2047724	2365758	0.00	-10.33	
CORE DEPOSITS	11732458	11915171	12191618	11933747	12283911	-1.69	-1.53	
TIME DEP OF \$100M OR MORE	498830	490191	643250	444035	452060	12.34	1.76	
DEPOSITS HELD IN FOREIGN OFFICES	1143633	701520	2428221	1002884	710305	14.03	63.02	
TOTAL DEPOSITS	13374921	13106882	15263089	13380666	13446276	-0.04	2.05	
FEDERAL FUNDS PURCHASED & RESALE	989790	948375	729169	1375799	712376			
OTHER BORROWINGS INCL MAT < 1YR	437459	504747	300568	810549	276613	-46.03	-13.33	
MEMO: SHT TERM N. CORE FUNDING	3069712	NA	NA	NA	NA	NA	NA	
OTHER BORROWINGS INCL MAT > 1YR	16086	0	5077	0	NA	NA	NA	
ACCEPTANCES & OTHER LIABILITIES	428210	359391	426358	377099	344343	13.55	19.15	
TOTAL LIABILITIES (INCL MORTG)	15246466	14919395	16724261	15944113	14779608	-4.38	2.19	
SUBORDINATED NOTES & DEBENTURES	225000	225000	225000	225000	225000	0.00	0.00	
ALL COMMON & PREFERRED CAPITAL	1363864	1175100	1387080	1316116	1145675	3.63	16.06	
TOTAL LIABILITIES AND CAPITAL	16835328	16319495	18336336	17485216	16150283	-3.72	3.16	
MEMORANDA								
OFFICER, SHAREHOLDER LOANS (#)	0	0	0	0	0			
OFFICER, SHAREHOLDER LOANS (\$)	1667	883	2267	1684	3202	-1.01	88.79	
NON-INVESTMENT ORE	118747	217572	84638	142240	233124	-16.52	-45.42	
HELD-TO-MATURITY SECURITIES	1766401	3053586	1947617	1919704	2555650	-7.99	-42.15	
AVAILABLE-FOR-SALE SECURITIES	41769	NA	41723	0	NA	NA	NA	
ALL BROKERED DEPOSITS	0	0	0	0	0	NA	NA	

UBPR Page 04

Balance Sheet—Assets, Liabilities and Capital (\$000)

This page presents end-of-period figures to facilitate comparison of asset and liability composition from period to period. The major components of total assets have been aligned into earning and nonearning asset categories to facilitate earning asset analysis.

Annual and one-quarter percentage changes are provided for most of the data presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Data on this page comes from Report of Condition schedules RC, RC-B, RC-C, RC-D and RC-E.

There is a single version of this page for all banks.

Assets

Real Estate Loans

Total of domestic-office loans secured by real estate.

Commercial Loans

Total of domestic-office commercial and industrial loans, loans to depository institutions, acceptances of other banks, and obligations (other than securities) of states and political subdivisions.

Individual Loans

Domestic-office loans to individuals for household, family and other personal expenditures.

Agricultural Loans

Total domestic-office loans to finance agricultural production and other loans to farmers.

Other Loans and Leases in Domestic Offices

All other loans, and all lease-financing receivables, in domestic offices.

Loans and Leases in Foreign Offices

All loans and leases in foreign offices. NA appears for banks without foreign offices.

Gross Loans and Leases

Total of the above loan and lease categories, which include unearned income. This is derived by adding unearned income to total loans and leases.

Less: Unearned Income

Unearned income, and the total of loan and lease loss reserves and transfer risk reserves, are subtracted from Gross Loans and Leases.

Less: Loan and Lease Allowance and ATRR

The allowance for loan and lease losses plus allocated transfer risk reserve.

Net Loans and Leases

Gross loans and leases, less allowance and reserve and unearned income.

U.S. Treasury and Agency Securities

Total of U.S. Treasury securities and U.S. Government agency and corporation obligations.

Municipal Securities

Securities issued by states and political subdivisions in the U.S.

Foreign Securities

All debt and equity foreign securities.

All Other Securities

All other domestic securities, includ-

ing holdings of private certificates of participation in pools of residential mortgages.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions.

Federal Funds Sold and Resales

Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

Total assets held in trading accounts.

Total Investments

Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

Total Earning Assets

Sum of Net Loans and Leases and Total Investments.

Non interest-Bearing Cash and Due From Banks

Total currency, coin, and Non interest-bearing balances due from depository institutions.

Acceptances

Customer's liability to this bank on acceptances outstanding.

Premises, Fixed Assets and Capitalized Leases

All premises and fixed assets, including capitalized leases.

Other Real Estate Owned

Includes investment and non-investment other real estate owned.

Investment in Unconsolidated Subsidiaries

Bank's investment in unconsolidated subsidiaries and associated companies.

Other Assets

Reported other assets plus total intangible assets.

Total Assets

Average Assets During Quarter

Average assets for one quarter from Schedule RC-K.

Liabilities

Demand Deposits

Total demand deposits from Schedule RC-E.

All NOW & ATS Accounts

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from RC-E.

Money Market Deposit Accounts (MMDAs)

The amount of MMDAs reported from RC-E.

Other Savings Deposits

Reported total savings deposits, less MMDAs. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from RC-E.

Time Deposits Under \$100 Thousand

Total time deposits of less than \$100 Thousand from RC-E.

Core Deposits

The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under \$100 thousand.

Time Deposits of \$100M or More

Time certificates of deposit of \$100

thousand or more plus open-account time deposits of \$100 thousand or more from RC-E.

Deposits in Foreign Offices

Total deposits in foreign offices and Edge and agreement subsidiaries and IBFs.

Total Deposits

Total of all deposit categories previously detailed.

Federal Funds Purchased & Resales

Federal Funds purchased and securities sold under agreements to repurchase.

Other Borrowing Incl Mat < 1 YR

From March 31, 1994 and subsequent, other borrowed money with an original maturity less than one year plus interest-bearing demand notes (note balances) issued to the U.S. Treasury plus trading liabilities (captured separately). For banks filing schedule RC-D revaluation losses on interest rate contracts are excluded. Prior to March 31, 1994 all other borrowed money is reported in this caption.

Memo: Short Term Non Core Funding

Fixed rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year

+ Floating rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year

+ Brokered deposits less than \$100,000 and maturing within one year

+ Other borrowing with remaining maturity one year or less

+ Deposits in foreign offices with remaining maturity under one year

+ Securities sold under agreements to repurchase and federal funds purchased

+ Demand notes issued to the U.S. Treasury

Not available calculated prior to March 1996.

Other Borrowing With Mat > 1 YR

Other borrowed money with an original maturity of more than one year. For banks filing schedule RC-D, revaluation losses are included in this caption. Available from March 31, 1994 forward.

Acceptances & Other Liabilities

The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

Total Liabilities (Including Mortgages)

Total Liabilities (excluding notes and debentures subordinated to deposits).

Subordinated Notes & Debentures

Notes and debentures subordinated to deposits.

All Common & Preferred Capital

All preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments.

Total Liabilities & Capital

The total of the various liability and capital items listed above.

Memoranda

Officer, Shareholder Loans (#)

The aggregate number officers, directors, principal shareholders and related interests with extensions of credit exceeding \$500,000 or 5% of total capital.

Officer, Shareholder Loans (\$)

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

Non-Investment ORE

All other real estate owned. Excludes direct and indirect investment in real estate ventures. Reported for savings banks only.

Held-To-Maturity Securities

Held-to-maturity securities reported at cost beginning March 31, 1994. This caption reflects total investment secu-

rities excluding trading assets for prior periods.

Available-For-Sale Securities

Securities available-for-sale reported at fair value beginning March 31, 1994.

All Brokered Deposits

Total brokered deposits from schedule RC-E.

CERT # CHARTER #	DSB # COUNTY	(PAGE 5 FORMAT FOR ALL BANKS) OFF-BALANCE SHEET ITEMS					PAGE 5 PERCENT CHANGE	
		03/31/99	03/31/98	12/31/98	12/31/97	12/31/96	1 QTR	1 YEAR
OUTSTANDINGS (\$000)								
HOME EQUITY (1-4 FAMILY)		380381	410459	375511	365367	416664	4.11	-7.33
CREDIT CARD		4267299	3571207	5261011	3857643	3544673	10.62	19.49
COMMERCIAL RE SECURED BY RE		244799	178600	168961	167392	86577	46.24	37.07
COMMERCIAL RE NOT SECURED BY RE		38782	3878	42625	12481	3616	210.73	900.05
ALL OTHER		4264178	3016875	4049655	3668000	2500547	16.25	41.34
SECURITIES UNDERWRITING		0	0	0	0	0	NA	NA
MEMO:UNSED COMMIT W/MAT GT 1 YR		2324062	1509698	1575885	2069147	1596056	12.32	53.94
STANDBY LETTERS OF CREDIT		1884182	1812435	2001523	1900740	1780971	-0.87	3.96
AMOUNT CONVEYED TO OTHERS		56954	76875	44969	74506	56514	-23.56	-25.91
COMMERCIAL LETTERS OF CREDIT		119698	234168	143758	109522	179295	9.29	-48.88
PRINCIPAL BALANCE OF MTG POOLS		357939	793376	280388	308778	924138	15.92	-54.88
AMOUNT OF RECOURSE EXPOSURE		285690	775234	230550	297641	853973	-4.02	-63.15
CREDIT DERIV BANK AS GTR		0	0	0	0	0	0	0
CREDIT DERIV BANK AS BENEF		0	0	0	0	0	0	0
ALL OTHER OFF-BALANCE SHEET ITEM		0	0	0	0	0	NA	NA
GROSS OFF-BALANCE SHEET ITEMS		23057904	21864192	28047824	23222784	17863168	-0.71	5.46
		03/31/99	03/31/98	12/31/98	12/31/97	12/31/96		
OUTSTANDINGS (% OF ASSETS)	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT	BANK PEER 1 PCT		
UNUSED COMMITMENTS								
HOME EQUITY (1-4 FAMILY)	2.26 1.88 59	2.52 1.81 65	2.05 2.39 44	2.09 1.87 2.58	1.95			
CREDIT CARD	25.35 3.32 94	21.88 2.25 92	28.69 6.16 88	22.06 3.39 21.95	2.10			
COMMERCIAL RE SECURED BY RE	1.45 0.90 79	1.09 0.83 63	0.92 1.45 34	0.96 0.75 0.54	0.86			
COMMERCIAL RE NOT SECURED BY RE	0.23 0.19 61	0.02 0.14 34	0.23 0.17 65	0.07 0.15 0.02	0.12			
ALL OTHER	25.33 25.55 50	18.49 24.27 36	22.09 24.81 44	20.98 25.37 15.48	23.75			
TOTAL LN&LS COMMITMENTS	54.62 35.10 83	44.00 34.03 73	53.98 39.32 74	46.16 35.37 40.57	33.36			
SECURITIES UNDERWRITING	0.00 0.00 77	0.00 0.00 71	0.00 0.00 90	0.00 0.00 0.00	0.00			
STANDBY LETTERS OF CREDIT	11.19 5.64 88	11.11 5.66 84	10.92 4.53 95	10.87 5.71 11.03	5.70			
AMOUNT CONVEYED TO OTHERS	0.34 0.41 50	0.47 0.42 59	0.25 0.24 53	0.43 0.40 0.35	0.42			
COMMERCIAL LETTERS OF CREDIT	0.71 0.77 50	1.43 0.98 65	0.78 0.61 60	0.63 0.80 1.11	0.92			
PRINCIPAL BALANCE OF MTG POOLS	2.13 0.02 96	4.86 0.03 96	1.53 0.01 95	1.77 0.03 5.72	0.04			
AMOUNT OF RECOURSE EXPOSURE	1.70 0.02 96	4.75 0.01 98	1.26 0.01 95	1.70 0.02 5.29	0.03			
CREDIT DERIV BANK AS GTR	0.00 0.00 00	0.00 0.00 00	0.00 0.00 00	0.00 0.00 0.00	0.00			
CREDIT DERIV BANK AS BENEF	0.00 0.00 00	0.00 0.00 00	0.00 0.00 00	0.00 0.00 0.00	0.00			
ALL OTH OFF-BALANCE SHEET ITEMS	0.00 3.23 18	0.00 3.54 15	0.00 0.39 27	0.00 2.92 0.00	2.08			
GROSS OFF-BALANCE SHEET ITEMS	136.96 148.26 57	133.98 123.78 57	152.96 94.72 79	132.81 141.03 110.61	121.55			

UBPR Page 05

Off-Balance Sheet Items

The top part of this page presents the amounts of various selected commitments, contingencies, contracts and other items reported in Report of Condition Schedule RC-L (Commitments and Contingencies) that are not reported as part of the balance sheet of the Report of Condition. Refer to the instructions for the Report of Condition Schedule RC-L for more detailed explanations of the captions appearing on UBPR page 05.

Annual and one-quarter percentage changes are provided for data displayed in dollars presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Page five displays the same captioned items in two different formats. Definitions apply to both sections. The top half displays information in dollar format. The bottom half displays the items as a percent of total assets.

Outstanding

Unused commitments on the following categories of loans and securities.

Home Equity (1-4 Family)

Credit Card

Commercial RE Secured by RE

Commercial RE Not Secured by RE

All Other

Securities Underwriting

Memo: Unused Commit W/Mat Gt 1 YR

Unused commitments reported the previous 6 categories with an original maturity beyond one year.

Standby Letters of Credit

The amount of outstanding and used standby letters of credit issued by the bank.

Amount Conveyed to Others

The amount of standby letters of credit conveyed to others.

Commercial Letters of Credit

Principal Balance of Mortgage Pools

Principal balance of FNMA, FHLMC,

Private and Farmer Mac mortgage pools transferred with recourse.

Amount of Recourse Exposure

Recourse exposure for above mortgage pools.

Credit Derivs Bank as Guarantor

Credit Drivatives on which the bank is guarantor, available from June 30, 1997 forward.

Credit Derivs Bank as Beneficiary

Credit Drivatives on which the bank is beneficiary, available from June 30, 1997 forward.

All Other Off Balance Sheet Items

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

Off Balance Sheet Items

Sum of all off balance sheet items listed above.

CERT # CHARTER #	DSN #	(PAGE 5A FORMAT FOR ALL BANKS) DERIVATIVE INSTRUMENTS				PAGE 5A
		03/31/99	03/31/98	12/31/98	12/31/97	12/31/96
NOTIONAL AMOUNT (000)		-----	-----	-----	-----	-----
DERIVATIVE CONTRACTS		1,446,350	1,361,532	1,304,550	1,624,768	1,876,737
INTEREST RATE CONTRACTS		565,331	799,205	673,237	1,114,009	1,591,347
FOREIGN EXCHANGE CONTRACTS		881,019	562,327	631,313	510,759	285,390
EQUITY, COMM & OTHER CONTRACTS		0	0	0	0	NA
DERIVATIVES POSITION						
FUTURES AND FORWARDS		297,176	77,061	141,697	72,298	21,805
WRITTEN OPTIONS		0	0	0	0	0
EXCHANGE TRADED		0	0	0	0	NA
OVER-THE-COUNTER		0	0	0	0	NA
PURCHASED OPTIONS		0	0	0	0	0
EXCHANGE TRADED		0	0	0	0	NA
OVER-THE-COUNTER		0	0	0	0	NA
SWAPS		1,149,174	1,284,471	1,162,853	1,552,470	1,854,932
HELD-FOR-TRADING		0	0	0	0	NA
INTEREST RATE CONTRACTS		0	0	0	0	NA
FOREIGN EXCHANGE CONTRATCS		0	0	0	0	NA
EQUITY, COMM & OTHER CONTRACTS		0	0	0	0	NA
NON-TRADED		1,446,350	1,361,532	1,304,550	1,624,768	NA
INTEREST RATE CONTRACTS		565,331	799,205	673,237	1,114,009	NA
FOREIGN EXCHANGE CONTRACTS		881,019	562,327	631,313	510,759	NA
EQUITY, COMM & OTHER CONTRACTS		0	0	0	0	NA
MEMO: MARKED-TO-MARKET		881,019	562,327	631,313	510,759	NA
DERIVATIVE CONTRACTS (RBC DEF.)		1,379,388	1,333,476	1,281,546	1,624,768	NA
ONE YEAR OR LESS		881,019	562,327	631,313	510,759	NA
OVER 1 YEAR TO 5 YEARS		498,369	771,149	650,233	1,114,009	NA
OVER 5 YEARS		0	0	0	0	NA
GROSS NEGATIVE FAIR VALUE		28,300	24,279	28,540	27,223	NA
GROSS POSITIVE FAIR VALUE		25,791	13,240	25,644	26,698	NA
HELD-FOR-TRADING		0	0	0	0	NA
NON-TRADED		25,791	13,240	25,644	26,698	NA
MEMO MARKED-TO-MARKET		23,750	12,073	24,407	22,793	NA
CURR CREDIT EXP ON RBC DERIV CONTR		677	859	339	1,203	NA
CREDIT LOSSES OFF-BS DERIVS		0	0	0	NA	NA
NET UNAMORT REALIZED G/L DERIVS		0	NA	NA	NA	NA
PAST DUE DERIV INSTRUMENTS:						
BOOK VALUE 90+ DAYS PAST DUE		0	0	0	0	0
REPL COST 90+ DAYS PAST DUE		0	0	0	0	0
IMPACT NONTRADED DERIV CONTRACTS:						
INCREASE (DECR) IN INTEREST INC		-1,016	-1,617	-3,170	-12,055	NA
(INCREASE)DECR IN INTEREST EXP		0	0	0	0	NA
INCREASE (DECR) IN NONINT ALLOC		0	0	0	0	NA
INCREASE (DECR) IN NET INCOME		-1,016	-1,617	-3,170	-12,055	NA

UBPR Page 5A

Derivative Instruments

This page presents the amounts of derivatives and related information in thousands of dollars. The information comes mostly from call schedule RC-L Off Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted.

Notional Amount (\$000)

Derivative Contracts

The total of all derivative contracts, or the sum of RC-L items 15. and 16.a and 16.b. columns A through D. All interest rate, foreign exchange, equity, commodity and other contracts are combined.

Interest Rate Contracts

Total interest rate contracts, or the sum of RC-L items 14.a through e, column A.

Foreign Exchange Contracts

Total foreign exchange contracts, or the sum of RC-L items 14.a through e., column B.

Equity, Commodity & Other Contracts

Total equity, commodity and other contracts, or the sum of RC-L items 14.a through e., columns C. and D.

Derivatives Position

Futures and Forwards

Total futures and forward contracts, or the sum of RC-L items 14.a and 14.b, columns A through D.

Written Options

Total written options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.1 and 14.d.1, columns A through D.

Exchange Traded

Total written options which are exchange traded, or the sum of RC-L items 14.c.1 columns A through D.

Over-The-Counter

Total written options which are traded over-the-counter, or the sum of RC-L items 14.d.1 columns A through D.

Purchased Options

Total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.2 and 14.d.2, columns A through D.

Exchange Traded

Total purchased options which are exchange traded, or the sum of RC-L items 14.c.2 columns A through D.

Over-The-Counter

Total purchased options which are traded over-the-counter, or the sum of RC-L items 14.d.2 columns A through D.

Swaps

Total swaps, or the sum of RC-L items 14.e, columns A through D.

Held-For-Trading

Total derivative contracts held for trading, or the sum of RC-L item 15., columns A through D.

Interest Rate Contracts

Total interest rate contracts or RC-L item 15., column A.

Foreign Exchange Contracts

Total foreign exchange contracts, or RC-L, item 15., column B.

Equity, Commodity and Other Contracts

Total equity, commodity and other contracts or the sum of RC-L items 15., columns C and D.

Non-Traded

Total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D.

Interest Rate Contracts

Total non-traded interest rate contracts, or the sum of RC-L items 16.a and b., column A.

Foreign Exchange Contracts

Total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B.

Equity, Commodity and Other Contracts

Total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B.

Memo: Marked-to-Market

Total non-traded contracts that are marked-to-market, or the sum of RC-L items 16.a, columns A through D.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk based capital purposes, or the sum of RC-R items 2.a through f, columns A, B and C. This item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column A. This item is available only for banks that answer "yes" to RC-R

item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column B. This item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column C. This item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

Total of all derivative contracts with a negative fair value, or the sum of RC-L items 17a.2, b.2 and c.2, columns A through D. Not available for banks filing FFIEC 034.

Gross Positive Fair Value

Total of all derivative contracts with a positive fair value, or the sum of RC-L items 17a.1, b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Held-For-Trading

Total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 17. a.1, columns A through D. Not available for banks filing FFIEC 034.

Non-Traded

Total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 17, b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Memo: Marked-to-Market

Total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items 17.b.1, columns A through D. Not available for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1. This item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off Balance Sheet Derivatives

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10. This item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Net Unamortized Realized Gain or Loss Derivatives

Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts, or RC-M item 11. Available from March 31, 1997 forward.

Past Due Derivative Instruments:

Book Value 90+ Days Past Due

Book value of amounts carried as

assets of interest rate, foreign exchange, commodity and other contracts past due 90 days or more, or RC-N memoranda item 4a, column B.

Replacement Cost 90+ Days Past Due

Replacement cost of interest rate, foreign exchange, commodity and other contracts with a positive value past due 90 days or more, or RC-N memoranda item 4b, column B.

Impact of Non-traded Derivative Contracts:

Increase (Decrease) in Interest Income

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a. Not available for banks filing FFIEC 034.

(Increase) Decrease in Interest Expense

Impact of off-balance sheet derivatives held for purposes other than trading on interest expense, or RI memoranda item 9.b. Not available for banks filing FFIEC 034..

Increase (Decrease) in Other Noninterest Allocations

Impact of off-balance sheet derivatives held purposes other than trading on other noninterest allocations, or RI memoranda item 9.b. Not available for banks filing FFIEC 034.

Increase (Decrease) in Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on net income, or the sum of RI memoranda items 9 a., b. and c. Not available for banks filing FFIEC 034.

CERT #
CHARTER #

DSN #

(PAGE 5B FORMAT FOR ALL BANKS)
DERIVATIVES ANALYSIS

PAGE 5B

	03/31/99			03/31/98			12/31/98			12/31/97		12/31/96	
PERCENT OF NOTIONAL AMOUNT	BANK	peer	PCT	BANK	peer	PCT	BANK	peer	PCT	BANK	peer	BANK	peer
INTEREST RATE CONTRACTS	39.09	80.74	11	58.70	79.33	20	51.61	80.18	14	68.56	78.80	NA	NA
FOREIGN EXCHANGE CONTRACTS	60.91	18.91	88	41.30	20.23	81	48.39	19.46	85	31.44	20.54	NA	NA
EQUITY, COMM, & OTHER CONTR	0.00	0.23	35	0.00	0.31	37	0.00	0.25	36	0.00	0.66	NA	NA
DERIVATIVES POSITION													
FUTURES AND FORWARDS	20.55	31.06	47	5.66	35.27	16	10.86	30.87	30	4.45	33.00	NA	NA
WRITTEN OPTIONS	0.00	6.77	11	0.00	6.49	08	0.00	7.04	11	0.00	6.13	NA	NA
EXCHANGE TRADED	0.00	0.50	36	0.00	1.25	35	0.00	0.61	36	0.00	0.70	NA	NA
OVER-THE-COUNTER	0.00	6.05	12	0.00	5.24	08	0.00	6.24	11	0.00	4.66	NA	NA
PURCHASED OPTIONS	0.00	16.43	06	0.00	16.59	05	0.00	17.15	06	0.00	15.06	NA	NA
EXCHANGE TRADED	0.00	1.35	29	0.00	1.68	27	0.00	1.36	29	0.00	1.04	NA	NA
OVER-THE-COUNTER	0.00	14.45	07	0.00	14.91	06	0.00	15.19	07	0.00	13.59	NA	NA
SWAPS	79.45	45.74	84	94.34	41.65	96	89.14	44.94	93	95.55	45.81	NA	NA
HELD FOR TRADING	0.00	38.52	11	0.00	39.65	10	0.00	38.01	09	0.00	40.40	NA	NA
INTEREST RATE CONTRACTS	0.00	22.25	15	0.00	22.39	15	0.00	21.42	14	0.00	22.48	NA	NA
FOREIGN EXCHANGE CONTRACTS	0.00	15.94	15	0.00	16.88	14	0.00	16.28	13	0.00	17.44	NA	NA
EQUITY, COMM & OTHER CONTRACTS	0.00	0.21	39	0.00	0.26	40	0.00	0.21	40	0.00	0.49	NA	NA
NON-TRADED	100.00	61.48	88	100.00	60.35	89	100.00	61.99	90	100.00	59.60	NA	NA
INTEREST RATE CONTRACTS	39.09	58.49	36	58.70	56.95	45	51.61	58.77	35	68.56	56.32	NA	NA
FOREIGN EXCHANGE CONTRACTS	60.91	0.99	++	41.30	1.69	98	48.39	2.14	98	31.44	1.54	NA	NA
EQUITY, COMM & OTHER CONTRACTS	0.00	0.01	41	0.00	0.03	41	0.00	0.02	41	0.00	0.07	NA	NA
MEMO: MARKED-TO-MARKET	60.91	14.95	88	41.30	15.33	83	48.39	12.96	87	31.44	12.31	NA	NA
DERIVATIVE CONTRACTS (RBC DEF.)	95.37	77.85	73	97.94	83.95	71	98.24	82.97	72	100.00	83.09	NA	NA
ONE YEAR OR LESS	60.91	33.97	85	41.30	43.92	51	48.39	39.39	64	31.44	42.55	NA	NA
OVER 1 YEAR TO 5 YEARS	34.46	33.74	57	56.64	33.46	80	49.84	35.04	70	68.56	34.86	NA	NA
OVER 5 YEARS	0.00	8.88	11	0.00	6.56	11	0.00	7.32	11	0.00	5.68	NA	NA
GROSS NEGATIVE FAIR VALUE	1.96	0.69	95	1.78	0.78	98	2.19	0.71	96	1.68	0.75	NA	NA
GROSS POSITIVE FAIR VALUE	1.78	0.97	92	0.97	0.70	75	1.97	0.84	98	1.64	1.94	NA	NA
BY TIER ONE CAPITAL:													
GROSS NEGATIVE FAIR VALUE (X)	0.03	0.41	56	0.02	0.34	48	0.03	0.38	64	0.03	0.40	NA	NA
GROSS POSITIVE FAIR VALUE (X)	0.02	0.41	45	0.01	0.34	40	0.02	0.38	46	0.03	0.42	NA	NA
HELD FOR TRADING (X)	0.00	0.39	11	0.00	0.32	10	0.00	0.36	12	0.00	0.38	NA	NA
NON TRADED (X)	0.02	0.02	74	0.01	0.02	64	0.02	0.02	70	0.03	0.03	NA	NA
NON-TRADED MRKD-TO-MRKT (X)	0.02	0.00	98	0.01	0.00	93	0.02	0.00	++	0.02	0.00	NA	NA
CURR CREDIT EXPOSURE (X)	0.00	0.15	10	0.00	0.14	10	0.00	0.14	03	0.00	0.18	NA	NA
CREDIT LOSSES ON DERIVATIVES	0.00	0.00	48	0.00	0.00	50	0.00	0.00	50	NA	NA	NA	NA
NET UNAMORT REALIZED G/L DERIVS	0.00	0.02	43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
PAST DUE DERIV INSTRUMENTS:													
BOOK VALUE 90+ DAYS PAST DUE	0.00	0.00	49	0.00	0.00	49	0.00	0.00	50	0.00	0.00	0.00	0.00
REPL COST 90+ DAYS PAST DUE	0.00	0.00	49	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00
OTHER RATIOS:													
CURR CR EXP/ RSK WT ASSET	0.01	1.31	10	0.01	1.25	10	0.00	1.33	03	0.01	1.68	NA	NA
CR LOSS ON DERIVS /CR ALLOW	0.00	0.00	48	0.00	0.00	50	0.00	0.00	50	NA	NA	NA	NA
IMPACT OF NONTRD DERIV CONT:													
INCR (DECR) INT INC/NET INC	-1.43	0.26	14	-2.40	0.50	16	-2.38	-0.01	13	-9.90	-1.58	NA	NA
(INCR)DECR INT EXP/NET INC	0.00	1.76	26	0.00	0.41	43	0.00	0.93	40	0.00	-0.98	NA	NA
INCR (DECR) NONINT ALL/NET INC	0.00	-0.07	50	0.00	0.14	45	0.00	0.02	42	0.00	-0.04	NA	NA
INCR (DECR) NET INC/NET INC	-1.43	2.19	15	-2.40	1.20	20	-2.38	0.90	17	-9.90	-2.05	NA	NA

UBPR Page 5B

Derivatives Analysis

This page presents the amounts of derivatives and related information in percentage format, generally in comparison to total derivatives. The information comes mostly from call schedule RC-L Off Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted.

Percent of Notional Amount

Total Derivative Contracts

The total of all derivative contracts, or the sum of RC-L items 15. and 16.a and 16.b. columns A through D. All interest rate, foreign exchange, equity, commodity and other contracts are combined. This item does not appear on page 5B, but is used in computations below.

Interest Rate Contracts

Total interest rate contracts, or the sum of RC-L items 14.a through e, column A as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts, or the sum of RC-L items 14.a through e., column B as a percent of total derivative contracts.

Equity, Commodity & Other Contracts

Total equity, commodity and other contracts, or the sum of RC-L items 14.a through e., columns C. and D as a percent of total derivative contracts.

Derivatives Position

Futures and Forwards

Total futures and forward contracts, or the sum of RC-L items 14.a and 14.b, columns A through D as a percent of total derivative contracts.

Written Options

Total written options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.1 and 14.d.1, columns A through D as a percent of total derivative contracts.

Exchange Traded

Total written options which are exchange traded, or the sum of RC-L items 14.c.1 columns A through D as a percent of total derivative contracts.

Over-The-Counter

Total written options which are traded over-the-counter, or the sum of RC-L items 14.d.1 columns A through D as a percent of total derivative contracts.

Purchased Options

Total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.2 and 14.d.2, columns A through D as a percent of total derivative contracts.

Exchange Traded

Total purchased options which are exchange traded, or the sum of RC-L items 14.c.2 columns A through D as a percent of total derivative contracts.

Over-The-Counter

Total purchased options which are traded over-the-counter, or the sum of RC-L items 14.d.2 columns A through D as a percent of total derivative contracts.

Swaps

Total swaps, or the sum of RC-L items 14.e, columns A through D as a percent of total derivative contracts.

Held-For-Trading

Total derivative contracts held for trading, or the sum of RC-L item 15., columns A through D as a percent of total derivative contracts.

Interest Rate Contracts

Total interest rate contracts or RC-L item 15., column A as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts, or RC-L, item 15., column B as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total equity, commodity and other contracts or the sum of RC-L items 15., columns C and D as a percent of total derivative contracts.

Non-Traded

Total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D as a percent of total derivative contracts.

Interest Rate Contracts

Total non-traded interest rate contracts, or the sum of RC-L items 16.a and b., column A as a percent of total derivative contracts.

Foreign Exchange Contracts

Total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B as a percent of total derivative contracts.

Memo: Marked-to-Market

Total non-traded contracts that are marked-to-market, or the sum of RC-L items 16.a, columns A through D as a percent of total derivative contracts.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk based capital purposes, or the sum of RC-R items 2.a through f, columns A, B and C as a percent of total derivative contracts. This item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column A as a percent of total derivative contracts. This item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk based capital purposes, or the sum of RC-R memoranda items 2.a through f, column B as a percent of total derivative contracts. This item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk

based capital purposes, or the sum of RC-R memoranda items 2.a through f, column C as a percent of total derivative contracts. This item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

Total of all derivative contracts with a negative fair value, or the sum of RC-L items 17a.2, b.2 and c.2, columns A through D as a percent of total derivative contracts. Not computed for banks filing FFIEC 034.

Gross Positive Fair Value

Total of all derivative contracts with a positive fair value, or the sum of RC-L items 17a.1, b.1 and c.1, columns A through D as a percent of total derivative contracts. Not computed for banks filing FFIEC 034.

By Tier One Capital:

(note that most computations involving tier one capital (X) are NOT converted to percent format)

Gross Negative Fair Value (X)

Total of all derivative contracts with a negative fair value, or the sum of RC-L items 17a.2, b.2 and c.2, columns A through D divided by tier one capital. Not computed for banks filing FFIEC 034.

Gross Positive Fair Value (X)

Total of all derivative contracts with a positive fair value, or the sum of RC-L items 17a.1, b.1 and c.1, columns A through D divided by tier one capital. Not computed for banks filing FFIEC 034.

Held-For-Trading (X)

Total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 17. a.1, columns A through D divided by tier one capital. Not computed for banks filing FFIEC 034.

Non-Traded (X)

Total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 17, b.1 and c.1, columns A through D divided by tier one capital. Not computed for banks filing FFIEC 034.

Memo: Marked-to-Market (X)

Total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items 17.b.1, columns A through D divided by tier one capital. Not computed for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts (X)

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1 divided by tier one capital. This item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off Balance Sheet Derivatives

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10 as a percent of tier one capital. This item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Net Unamortized Realized Gain or Loss Derivatives

Net unamortized realized deferred gains (losses) on off-balance sheet derivative contracts, or RC-M item 11 as a percent of tier one capital. Available from March 31, 1997 forward.

Past Due Derivative Instruments:

Book Value 90+ Days Past Due

Book value of amounts carried as assets of interest rate, foreign

exchange, commodity and other contracts past due 90 days or more, or RC-N memoranda item 4a, column B as a percent of tier one capital.

Replacement Cost 90+ Days Past Due

Replacement cost of interest rate, foreign exchange, commodity and other contracts with a positive value past due 90 days or more, or RC-N memoranda item 4b, column B as a percent of tier one capital.

Other Ratios:

Current Credit Exposure/Risk Weighted Assets

Current credit exposure across all off-balance sheet contracts covered by the risk based capital standards, or RC-R, memoranda item 1, as a percent of total risk weighted assets. This ratio is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

*Credit Losses on Derivatives/
Credit Allowance*

Credit losses on off balance sheet derivatives, or RI, memoranda section, item 10 as a percent of the ending balance in the allowance for credit losses, or item RI-B.II.6. This item is calculated only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Impact of Non-Traded Derivative Contracts:

*Increase (Decrease) in Interest Income/
Net Income*

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

*(Increase) Decrease in Interest
Expense/ Net Income*

Impact of off-balance sheet deriva-

tives held for purposes other than trading on interest expense, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

*Increase (Decrease) in Other
Noninterest Allocations/Net Income*

Impact of off-balance sheet derivatives held for purposes other than trading on other noninterest allocations, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

*Increase (Decrease) in Net Income/
Net Income*

Impact of off-balance sheet derivatives held for purposes other than trading on net income, or the sum of RI memoranda items 9 a., b. and c as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

CERT #	DSB #	(PAGE 6 FORMAT FOR ALL BANKS)												PAGE 6		
CHARTER #	COUNTY	BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES														
		03/31/99			03/31/98			12/31/98			12/31/97		12/31/96			
ASSETS, PERCENT OF AVG ASSETS		BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1	BANK	PEER	1

TOTAL LOANS		58.07	58.49	50	57.49	59.55	32	62.33	60.61	55	57.43	59.51	59.01	60.64		
LEASE FINANCING RECEIVABLES		0.53	1.11	33	2.12	1.05	75	0.38	0.99	32	1.41	1.15	3.91	1.12		
LESS: LNS&LS ALLOWANCE		1.99	1.37	81	3.12	1.61	88	1.96	1.34	79	2.54	1.53	3.40	1.70		
NET LOANS & LEASES		56.61	58.35	48	56.49	58.90	34	60.75	60.51	46	56.30	59.13	59.52	59.93		
INTEREST-BEARING BANK BALANCES		9.16	1.78	90	6.20	2.70	76	6.62	0.64	93	6.63	2.22	3.02	2.92		
FEDERAL FUNDS SOLD & REALES		4.40	3.72	62	3.56	3.48	53	5.81	3.76	74	4.18	3.45	4.80	3.24		
TRADING ACCOUNT ASSETS		9.06	1.32	81	3.48	0.82	80	5.81	0.29	93	4.38	1.00	1.13	0.79		
HELD-TO-MATURITY SECURITIES		10.74	13.25	35	17.28	18.67	42	10.37	12.34	44	16.30	18.96	17.62	17.33		
AVAILABLE-FOR-SALE SECURITIES		0.12	4.17	1	NA	NA	NA	0.19	6.38	6	NA	NA	NA	NA		
TOTAL EARNING ASSETS		90.09	87.95	77	87.01	87.05	50	89.55	89.14	60	87.79	87.56	86.09	86.79		
NONINT CASH & DUE FROM BANKS		5.03	5.77	35	5.90	5.88	51	5.47	5.87	41	6.02	5.66	5.66	5.99		
PREMISES, FIX ASSTS & CAP LEASES		1.11	1.39	29	1.32	1.40	46	1.08	1.33	32	1.24	1.43	1.46	1.43		
OTHER REAL ESTATE OWNED		0.76	0.26	83	1.39	0.52	88	0.62	0.18	88	1.17	0.39	1.67	0.64		
ACCEPTANCES & OTHER ASSETS		3.01	4.13	22	4.39	4.47	51	3.27	3.44	46	3.77	4.24	5.11	4.38		
SUBTOTAL		9.91	12.05	22	13.00	12.95	50	10.45	10.86	39	12.20	12.44	13.90	13.21		
TOTAL ASSETS		100.00	100.00		100.00	100.00		100.00	100.00		99.99	100.00	99.99	100.00		
STANDBY LETTERS OF CREDIT		11.03	5.75	87	11.07	5.71	84	11.45	4.49	95	11.09	5.68	12.80	5.92		
LIABILITIES, PERCENT OF AVG ASST																

DEMAND DEPOSITS		18.30	15.70	74	18.66	15.16	76	18.47	16.23	69	18.72	15.40	18.38	14.58		
ALL NOW & ATS ACCOUNTS		9.27	6.83	70	9.43	6.79	76	9.27	8.02	60	9.32	6.79	9.16	6.06		
MONEY MARKET DEPOSIT ACCOUNTS		9.51	10.90	44	11.30	12.05	50	9.26	11.67	34	10.53	11.67	12.74	12.01		
OTHER SAVINGS DEPOSITS		19.95	6.84	94	20.82	6.38	98	19.59	8.22	90	20.58	6.63	18.94	6.30		
TIME DEP UNDER \$100M		11.93	10.77	59	14.32	12.73	59	13.02	13.71	48	13.34	11.81	17.20	14.25		
CORE DEPOSITS		68.96	55.53	70	74.53	58.08	76	69.61	61.90	62	72.49	56.89	76.42	57.32		
TIME DEP OF \$100M OR MORE		2.75	3.42	33	2.90	4.71	19	3.11	3.72	39	2.75	4.18	3.60	6.22		
DEPOSITS IN FOREIGN OFFICES		6.25	7.70	56	4.35	6.50	53	8.20	3.51	76	5.08	6.74	4.10	6.73		
TOTAL DEPOSITS		77.96	69.06	74	81.78	72.08	76	80.92	71.13	81	80.33	71.06	84.12	74.07		
FEDERAL FUNDS PURCH & REPOS		6.89	9.89	40	5.11	10.13	26	4.59	11.67	13	5.02	10.04	3.79	9.09		
OTHER BORROWINGS INCL MAT < 1YR		3.64	5.12	40	2.41	4.59	32	2.70	4.17	41	3.70	5.54	1.38	4.57		
MEMO: SHT TERM N. CORE FUNDING		19.53	31.78	29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
OTHER BORROWINGS INCL MAT > 1YR		0.05	0.64	25	NA	NA	NA	0.04	0.66	25	NA	NA	NA	NA		
ACCEPTANCES & OTHER LIABILITIES		2.35	2.49	51	2.17	2.71	40	2.38	1.82	72	2.16	2.63	2.74	2.87		
TOTAL LIABILITIES(INCL MORTG)		90.88	91.49	35	91.47	91.90	38	90.63	91.84	25	91.20	91.72	92.03	92.62		
SUBORDINATED NOTES & DEBENTURES		1.31	1.32	46	1.39	1.20	55	1.31	0.87	65	1.36	1.31	1.39	0.89		
ALL COMMON & PREFERRED CAPITAL		7.81	7.18	72	7.15	6.89	57	8.06	7.22	79	7.44	7.07	6.58	6.37		
TOTAL LIABILITIES & CAPITAL		100.01	100.00	NA	100.01	100.00	NA	100.00	100.00	NA	100.01	100.00	100.00	100.00		
MEMO: ALL BROKERED DEPOSITS		0.00	0.19	27	0.00	0.47	19	0.00	0.21	30	0.00	0.31	0.00	0.81		
INSURED BROKERED DEP		0.00	0.04	55	0.00	0.12	55	0.00	0.08	60	0.00	0.06	0.00	0.18		

UBPR Page 06

Balance Sheet—Percentage Composition of Assets and Liabilities

This page presents the major components of assets, liabilities, and capital as a percentage of total assets. Averages used on this page are a year-to-date average of end-of-period balances, including the prior year-end. Thus, for December, an average would be composed of the balance at December for the prior year, March, June, September and December of the current year. Please note that the averages used on this page are not used for earnings analysis on pages 1, 3 and 12.

Assets, Percent of Average Assets

Total Loans

Average total loans net of unearned income divided by average total assets. This item is derived by subtracting lease-financing receivables and unearned income from total loans and leases shown on the Report of Condition Schedule RC-C, Loan and Lease-Financing Receivables.

Lease-Financing Receivables

Average lease-financing receivables divided by average total assets.

Less: Loan & Lease Allowance and ATRR

Average loan and lease allowance and allocated transfer risk reserve divided by average total assets.

Net Loans & Leases

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

Interest-Bearing Bank Balances

Average of all interest-bearing bal-

ances due from depository institutions divided by average total assets.

Federal Funds Sold & Resales

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

Trading Account Assets

Average trading account assets divided by average total assets.

Held-to-Maturity Securities

For March 31, 1994 and subsequent quarters, held-to-maturity securities are included. For prior periods, total securities excluding trading assets are used.

Available-for-Sale Securities

For March 31 and subsequent quarters, available-for-sale securities are shown.

Total Earning Assets

The sum of the averages for net loans and lease-financing receivables, held-to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

Noninterest Cash & Due From Banks

Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

Premises, Fixed Assets & Capital Leases

Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

Other Real Estate Owned

Average real estate owned other than bank premises divided by average total assets.

Acceptance & Other Assets

The sum of the average for customers liability to the bank on acceptances outstanding, investments in unconsolidated subsidiaries and associated companies, and all other assets not included above, divided by average total assets.

Subtotal

The amount of Non interest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

Total Assets

The total of the various percentages listed above. In all instances, the figure should approximate 100 percent.

Standby Letters of Credit

Average standby letters of credit divided by average total assets.

Liabilities, Percent of Average Assets

Demand Deposits

Average demand deposits divided by average total assets.

All NOW and ATS Accounts

Average NOW and ATS accounts divided by average total assets. See the description of these accounts for UBPR Page 04.

Money Market Deposit Accounts

Average MMDAs divided by average total assets.

Other Savings Deposits

The average of all savings deposits other than MMDAs, divided by average total assets.

Time Deposits Under \$100 Thousand

Average total time deposits of less than \$100 thousand, divided by average total assets.

Core Deposits

The average of total deposits, less time deposits of \$100 thousand or more, less deposits in foreign offices, divided by average total assets.

Time Deposits of \$100M or More

The sum of the averages for time certificates of deposit of \$100 thousand or more and other time deposits in amounts of \$100 thousand or more divided by average total assets.

Deposits in Foreign Offices

The average of total deposits in foreign offices (including both interest-bearing and Non interest-bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

Total Deposits

Sum of all deposit categories above.

Federal Funds Purch & Repos

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

Other Borrowing Incl Mat < 1 YR

See definition on page 4 for this caption.

Memo: Short Term Non Core Funding

See definition on page 4 for this caption.

Other Borrowing Incl MAT > 1 YR

See definition on page 4 for this caption.

Acceptances & Other Liabilities

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

Total Liabilities (Including Mortgages)

Average total liabilities (excluding notes and debentures subordinated to deposits) divided by average total assets.

Subordinated Notes & Debentures

Average notes and debentures subordinated to deposits divided by average total assets.

All Common & Preferred Capital

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

Total Liabilities & Capital

The total of the various percentages listed above. In all instances, this figure should approximate 100 percent.

Memo: All Brokered Deposits

Average total brokered deposits divided by average assets.

Insured Brokered Dep

Average Brokered deposits issued in denominations less than \$100,000 or participated out in shares less than \$100,000 divided by average assets.

Direct and Indirect Investment in RE

Average direct and indirect investments in real estate ventures divided by average assets.